

# Georgia Secure Deposit Program Review

5/10/2021

As of: 2/28/2021

2,935 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$8,029,059	\$1,489,194	\$6,539,865	50%	\$3,269,933	\$3,800,000	\$530,067	0.04%	0.05%	0.04%
Affinity Bank (formerly Newton Federal Bank)	\$11,479,835	\$1,351,311	\$10,128,524	75%	\$7,596,393	\$8,500,000	\$903,607	0.06%	0.07%	0.06%
American Commerce Bank	\$7,130,244	\$2,086,781	\$5,043,463	50%	\$2,521,732	\$3,000,000	\$478,268	0.03%	0.04%	0.03%
American Pride Bank	\$240,102	\$240,102	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,347,583,569	\$64,196,932	\$1,283,386,637	50%	\$641,693,319	\$640,447,133	(\$1,246,186)*	7.79%	7.67%	8.12%
Bank of America, National Association	\$938,780,814	\$15,257,756	\$923,523,058	75%	\$692,642,293	\$802,076,450	\$109,434,157	5.61%	5.34%	5.84%
Bank of Monticello	\$20,847,787	\$2,000,000	\$18,847,787	50%	\$9,423,894	\$11,868,372	\$2,444,478	0.11%	0.12%	0.12%
BankSouth	\$34,125,162	\$3,904,813	\$30,220,348	25%	\$7,555,087	\$12,500,000	\$4,944,913	0.18%	0.19%	0.19%
Cadence Bank	\$293,939,613	\$18,013,316	\$275,926,297	110%	\$303,518,927	\$359,741,801	\$56,222,874	1.68%	1.67%	1.75%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$166,004,548	\$23,854,970	\$142,149,578	75%	\$106,612,184	\$116,924,225	\$10,312,041	0.86%	0.94%	0.90%
Douglas National Bank	\$14,105,674	\$1,250,000	\$12,855,674	25%	\$3,213,919	\$4,130,714	\$916,796	0.08%	0.08%	0.08%
East West Bank	\$1,154,684,406	\$7,286,454	\$1,147,397,952	75%	\$860,548,464	\$870,000,000	\$9,451,536	6.97%	6.57%	7.26%
Fifth Third Bank	\$2,056,355	\$750,000	\$1,306,355	75%	\$979,766	\$1,125,827	\$146,060	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$13,994,501	\$2,042,908	\$11,951,593	75%	\$8,963,695	\$14,641,252	\$5,677,557	0.07%	0.08%	0.08%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

# Georgia Secure Deposit Program Review

5/10/2021

As of: 2/28/2021

2,935 Total Depositors Reported.

First Peoples Bank	\$64,965,487	\$3,814,986	\$61,150,501	75%	\$69,165,377	\$72,091,959	\$2,926,582	0.37%	0.37%	0.39%
First State Bank	\$23,283,006	\$4,884,481	\$18,398,525	50%	\$9,199,263	\$9,539,916	\$340,654	0.11%	0.13%	0.12%
FirstBank	\$83,938,287	\$2,593,384	\$81,344,903	75%	\$61,008,677	\$66,989,691	\$5,981,014	0.49%	0.48%	0.51%
JPMorgan Chase Bank, National Association	\$823,302,414	\$6,389,510	\$816,912,904	75%	\$612,684,678	\$842,318,162	\$229,633,484	4.96%	4.69%	5.17%
Morris Bank	\$191,218,178	\$9,549,461	\$181,668,717	50%	\$90,834,359	\$90,931,702	\$97,343	1.10%	1.09%	1.15%
North Georgia National Bank	\$32,013,687	\$3,760,374	\$28,253,313	75%	\$21,189,985	\$22,224,054	\$1,034,069	0.17%	0.18%	0.18%
Pinnacle Bank, Elberton GA	\$131,617,278	\$11,861,863	\$119,903,087	50%	\$59,951,543	\$74,000,000	\$14,048,457	0.73%	0.75%	0.76%
PNC Bank, National Association	\$79,343,490	\$8,803,800	\$70,539,690	110%	\$77,593,659	\$100,540,586	\$22,946,927	0.43%	0.45%	0.45%
Quantum National Bank	\$123,720,102	\$2,709,789	\$121,010,313	25%	\$30,252,578	\$31,000,000	\$747,422	0.73%	0.70%	0.77%
Regions Bank	\$460,764,489	\$24,251,403	\$436,513,086	75%	\$327,384,815	\$354,931,884	\$27,547,070	2.65%	2.62%	2.76%
Renasant Bank	\$254,268,545	\$18,470,396	\$235,798,149	75%	\$176,848,612	\$189,788,022	\$12,939,410	1.43%	1.45%	1.49%
ServisFirst Bank	\$57,399,378	\$2,320,424	\$55,078,953	50%	\$27,539,477	\$29,972,713	\$2,433,237	0.33%	0.33%	0.35%
South State Bank NA (formerly CenterState Bank)	\$342,844,365	\$19,821,295	\$323,023,070	75%	\$242,267,303	\$269,428,276	\$27,160,973	1.96%	1.95%	2.04%
SouthCrest Bank, NA	\$114,021,895	\$9,611,482	\$104,410,414	75%	\$78,307,810	\$86,318,242	\$8,010,432	0.63%	0.65%	0.66%
Synovus Bank	\$1,983,317,673	\$85,057,004	\$1,423,695,502	75%	\$1,067,771,626	\$1,417,276,670	\$349,505,044	8.65%	11.29%	9.01%
The Citizens Bank of Swainsboro	\$20,378,751	\$2,949,340	\$17,429,410	50%	\$8,714,705	\$10,211,579	\$1,496,874	0.11%	0.12%	0.11%
The Commercial Bank	\$58,430,269	\$2,237,544	\$56,192,725	50%	\$30,835,087	\$29,708,143	(\$1,126,944)*	0.34%	0.33%	0.36%
The First, ANBA	\$90,974,761	\$8,196,620	\$82,778,141	50%	\$41,389,070	\$45,882,820	\$4,493,749	0.50%	0.52%	0.52%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

# Georgia Secure Deposit Program Review

5/10/2021

As of: 2/28/2021

2,935 Total Depositors Reported.

The Piedmont Bank	\$120,822,350	\$3,750,000	\$117,072,350	50%	\$58,536,175	\$60,599,059	\$2,062,884	0.71%	0.69%	0.74%
Truist Bank	\$4,211,189,059	\$111,476,782	\$4,099,712,277	75%	\$3,309,333,637	\$3,295,702,762	(\$13,630,875)*	24.90%	23.96%	25.94%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,372,594,538	\$51,440,445	\$1,321,154,093	50%	\$660,577,046	\$656,743,926	(\$3,833,120)*	8.02%	7.81%	8.36%
Vinings Bank	\$48,592,917	\$3,000,000	\$45,592,917	75%	\$34,194,688	\$40,209,619	\$6,014,931	0.28%	0.28%	0.29%
Wells Fargo Bank, National Association	\$2,870,960,626	\$91,352,379	\$2,779,608,247	110%	\$3,057,569,072	\$3,377,571,194	\$320,002,122	16.88%	16.34%	17.58%
	<b>\$17,572,963,212</b>	<b>\$632,027,298</b>	<b>\$16,466,518,418</b>		<b>\$12,801,688,845</b>	<b>\$14,022,736,753</b>	<b>\$1,221,047,908</b>			

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.